

Form PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. CA67-006		SERIAL NO. 09/669,335	
<div style="position: relative; height: 100px;"> <div style="position: absolute; top: 0; left: 0; width: 100%; height: 100%; border: 2px solid black; border-radius: 50%; text-align: center; line-height: 100px; font-size: 24px; font-weight: bold;">OIPF</div> <div style="position: absolute; bottom: 0; left: 0; width: 100%; height: 100%; border: 2px solid black; border-radius: 50%; text-align: center; line-height: 100px; font-size: 24px; font-weight: bold;">SEP 16 2002</div> </div>				LIST OF ART CITED BY APPLICANT (Use several sheets if necessary)			
				APPLICANT Sines et al.		FILING DATE September 25, 2000	
U.S. PATENT DOCUMENTS							
*Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate	
M/H	AA	6,351,739 B1	02/2002	Egendorf	705	40	
	AB	6,332,134 B1	12/2001	Foster	705	39	
	AC	6,267,292 B1	07/2001	Walker et al.	235	379	
	AD	6,226,624 B1	05/2001	Watson et al.	705	44	
	AE	5,991,750	11/1999	Watson	705	44	
	AF	5,903,721	05/1999	Sixtus	395	187.01	
	AG	5,870,723	02/1999	Pare, Jr. et al.	705	39	
	AH	5,838,812	11/1998	Pare, Jr. et al.	382	115	
	AI	5,826,245	10/1998	Sandberg-Diment	705	44	
	AJ	5,805,719	09/1998	Pare, Jr. et al.	382	115	
M/H	AK	5,793,028	08/1998	Wagener et al.	235	380	
	FOREIGN PATENT DOCUMENTS						
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							Yes No
	AL						
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	AN						
	AO						
OTHER REFERENCES (including Author, Title, Date, Pertinent Pages, Etc.)							
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	AA	US 2001/0034724 A1	10/25/01	Theime	705	78	01/22/2001
	AB						
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APPLICANT
Sines et al.

FILING DATE
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	AA					
	AB					

FOREIGN PATENT DOCUMENTS

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					Yes	No
AC						
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OTHER REFERENCES (including Author, Title, Date, Pertinent Pages, Etc.)

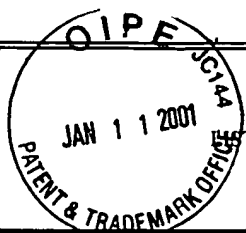
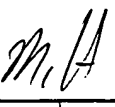

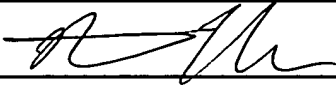
M.B.	AE	"ID Theft: When Bad Things Happen to Your Good Name", Federal Trade Commission [online], August 2000, [retrieved on July 24, 2000] Retrieved from the Internet: <URL: http://www.ftc.gov/bcp/online/pubs/credit/idtheft.htm > pages 1-22.
	AF	"Privacy Statement", eCharge [online], [retrieved on July 24, 2000] Retrieved from the Internet: <URL: http://www.echarge.com/corporate/privacy.htm > 41 pages.
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	AI	COHAN, PETER S., "Poking Holes in IPin", The Industry Standard, April 2000, pgs. 204, 207, 149, 199.
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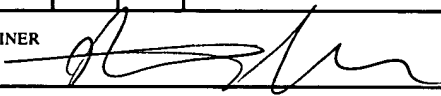
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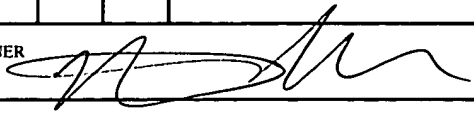
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	AE		KORNBLUM, JANET, "Cybershoppers get new credit cards after hacking", USA Today, Money, January 20, 2000, 1 page.				
	AF		CONTENT, THOMAS, "Buyer beware' also applies to Web", USA Today, December 10, 1999, 1 page.				
	AG		SMITH, GEOFFREY, "Perspective" Business Week Online. Business Week e.biz. [online], January 3, 2000, [retrieved on January 26, 2000].				
			Retrieved from the Internet: <URL: http://www.businessweek.com/ebiz/0001/ep0103.htm >, 3 pages.				
	AH		GRANT, LORRIE, "Checks take first steps onto Internet", USA Today [online], December 10, 1999, [retrieved on December 17, 1999] Retrieved from				
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	AJ		"A brave new cashless world", 2 pages.				
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	AL		"Who We Are", Visa [online] 1996-2000 [retrieved on February 6, 2000] Retrieved from the Internet: <URL:				
			http://www.visa.com/av/who/main.html > pages. 1-3.				
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FOREIGN PATENT DOCUMENTS							
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	AF		"Introduction", Visa [online] 1996-2000 [retrieved on February 6, 2000] Retrieved from the Internet: <URL: http://www.visa.com/nt/sec/no_shock/intro_L.html > pages 1, 2 and 1- 3.				
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M	AL		"Introducing the InstaBuy Service" 'Universal Single Click Shopping', CyberCash [online] 1999 [retrieved on December 24, 1999] Retrieved from the Internet: <URL: http://www.cybercash.com/instabuy/advantages.html > 1 page.				
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M/H	AF		"Instabuy from CyberCash Offers Easy and Safe Buying Solution to Online Consumers and Merchants" "CyberCash Service Expected to Boost E-Commerce During '98 Holiday Season", CyberCash [online] 1999 [retrieved on December 24, 1999] Retrieved from the Internet: <URL: http://www.cybercash.com/cybercash/company/news/releases/1998/98august19aw.html > pages 1-3				
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M/H	AH		"The Widening World of Wireless" [retrieved on September 6, 2000] 4 pages				
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